



# COMPLETE SOLUTIONS 2 REGULAR PREMIUMS & SINGLE PREMIUM TOP-UPS COMPLETE SOLUTIONS 2 BOND SINGLE PREMIUMS

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## PRODUCT GUIDE FOR COMPANY & PERSONAL PENSIONS

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This is not a customer document and is intended for Financial Brokers and Advisers only.

## SECTION 1 - REGULAR PREMIUMS

FEATURES	
Minimum investment term	Two years
Minimum investment amount	€50 per month
Maximum investment amount	€50,000 per year – please contact your account manager for cases greater than this
Minimum top up amount	€10 per month
Minimum age at entry	18 next birthday
Maximum age at entry	73 next birthday – personal pension 68 next birthday – company pension A minimum of two years to normal retirement age is required to be able to set up a regular premium N/A – investment only
Plan fees	€4.68 per month increasing in line with Consumer Price Index (CPI)
The Pensions Authority Fee	€8.00 a year – on company plans only
Yearly plan charge	Either 0.25% or 0.50% of the value of the fund may apply, depending on the commission option chosen
Yearly fund charge	See fund range and charges section

**Warning: If you invest in this product you will not have any access to your money until age 60 and/or you retire.**

**Warning: If you invest in this product you may lose some or all of the money you invest.**

## GROSS ALLOCATION RATES (BEFORE COMMISSION)

€50 to €199.99 per month	98%
€200 or more a month	100%

## REGULAR PREMIUM COMMISSION OPTIONS & CHARGING STRUCTURE

	Initial commission	Fund based trail commission	Net allocation	Base AMC* (Consensus Fund)	Commission profile number
	<b>0.75% Base annual management charge options – with no trail commission</b>				
1	0%	0%	100%	0.75%	5622-000
2	1%	0%	99%	0.75%	5622-020
3	2%	0%	98%	0.75%	5622-040
4	3%	0%	97%	0.75%	5622-060
5	4%	0%	96%	0.75%	5622-080
6	5%	0%	95%	0.75%	5622-100
	<b>0.75% Base annual management charge options – plus 0.25% trail commission</b>				
7	0%	0.25%	100%	1%	5623-000
8	1%	0.25%	99%	1%	5623-020
9	2%	0.25%	98%	1%	5623-040
10	3%	0.25%	97%	1%	5623-060
11	4%	0.25%	96%	1%	5623-080
12	5%	0.25%	95%	1%	5623-100
	<b>0.75% Base annual management charge options – plus 0.5% trail commission</b>				
13	0%	0.5%	100%	1.25%	5624-000
14	1%	0.5%	99%	1.25%	5624-020
15	2%	0.5%	98%	1.25%	5624-040
16	3%	0.5%	97%	1.25%	5624-060
17	4%	0.5%	96%	1.25%	5624-080
18	5%	0.5%	95%	1.25%	5624-100

\* The base annual management charge includes the yearly fund charge and the yearly plan charge, where appropriate. It is based on investment in the Consensus Fund and could increase depending on the actual fund(s) selected.

## SECTION 2 - SINGLE PREMIUMS/TOP-UPS

FEATURES	
Base fund management charge	0.75%
Minimum investment amount	€3,000
Minimum top up amount	€500
Minimum age at entry	18 next birthday
Maximum age at entry	75 next birthday – Personal pension 70 next birthday – Company pension N/A – Investment only
The Pensions Authority Fee	€8.00 a year – Company plans only
Yearly plan charge	Either 0.25% or 0.50% of the value of the fund may apply, depending on the commission option chosen.
Yearly fund charge	See fund range and charges section

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### GROSS ALLOCATION RATES (BEFORE COMMISSION)

€3,000 or more	100%
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### SINGLE PREMIUM COMMISSION OPTIONS & CHARGING STRUCTURE

	Initial commission	Fund based trail commission	Net allocation	Base annual management charge (AMC)*	Commission profile number
<b>0.75% Base annual management charge options – with no trail commission</b>					
1	0%	0%	100%	0.75%	5656-000
2	1%	0%	99%	0.75%	5656-020
3	2%	0%	98%	0.75%	5656-040
4	3%	0%	97%	0.75%	5656-060
5	4%	0%	96%	0.75%	5656-080
6	5%	0%	95%	0.75%	5656-100
<b>0.75% Base annual management charge options – plus 0.25% trail commission</b>					
7	0%	0.25%	100%	1%	5657-000
8	1%	0.25%	99%	1%	5657-020
9	2%	0.25%	98%	1%	5657-040
10	3%	0.25%	97%	1%	5657-060
11	4%	0.25%	96%	1%	5657-080
12	5%	0.25%	95%	1%	5657-100
<b>0.75% Base annual management charge options – plus 0.5% trail commission</b>					
13	0%	0.5%	100%	1.25%	5658-000
14	1%	0.5%	99%	1.25%	5658-020
15	2%	0.5%	98%	1.25%	5658-040
16	3%	0.5%	97%	1.25%	5658-060
17	4%	0.5%	96%	1.25%	5658-080
18	5%	0.5%	95%	1.25%	5658-100

\* The base annual management charge includes the yearly fund charge and the yearly plan charge, where appropriate. It is based on investment in the Consensus Fund and could increase depending on the actual fund(s) selected.

## SECTION 3 -FUND RANGE AND CHARGES

Fund	Volatility rating	Fixed charge	Estimated average level of variable charge	Total average estimated fund charge each year
<b>Irish Life Funds</b>				
Global Cash Fund	1	0.75%	-	0.75%
ARF Fund +	2	0.75%	-	0.75%
Indexed Euro Short Dated Bond Fund	2	0.75%	-	0.75%
Multi Asset Portfolio Fund 2	2	0.75%	0.15%	0.90%
Stability Fund +	2	0.75%	-	0.75%
Consensus Cautious Fund	3	0.75%	-	0.75%
Diversified Cautious Fund	3	0.75%	0.40%	1.15%
Indexed Euro Corporate Bond Fund	3	0.75%	-	0.75%
Indexed Inflation Linked Bond Fund	3	0.75%	-	0.75%
Multi Asset Portfolio Fund 3	3	0.75%	0.15%	0.90%
Protected Consensus Markets Fund*	3	1.35%	-	1.35%
Active Managed Fund	4	0.75%	-	0.75%
Annuity Fund +	4	0.75%	-	0.75%
CORE	4	0.75%	0.20%	0.95%
Diversified Balanced Fund	4	0.75%	0.40%	1.15%
Indexed Fixed Interest Fund	4	0.75%	-	0.75%
Multi Asset Portfolio Fund 4	4	0.75%	0.15%	0.90%
Pension Protection Fund	4	0.75%	-	0.75%
Consensus Fund	5	0.75%	-	0.75%
Diversified Growth Fund	5	0.75%	0.40%	1.15%
Global Consensus Fund	5	0.75%	-	0.75%
Hedged Global Consensus Fund	5	0.75%	-	0.75%
Multi Asset Portfolio Fund 5	5	0.75%	0.15%	0.90%
Consensus Equity Fund	6	0.75%	-	0.75%
Indexed Commodities Fund	6	0.75%	0.50%	1.25%
Indexed Ethical Global Equity Fund	6	0.75%	-	0.75%
Indexed European Equity Fund	6	0.75%	-	0.75%
Indexed European Property Shares Fund	6	0.75%	-	0.75%
Indexed Japanese Equity Fund	6	0.75%	-	0.75%
Indexed North American Equity Fund	6	0.75%	-	0.75%
Indexed Technology Fund	6	0.75%	-	0.75%
Indexed UK Equity Fund	6	0.75%	-	0.75%
Indexed World Equities Fund	6	0.75%	-	0.75%
Infrastructure Equities Fund	6	0.75%	0.60%	1.35%
Multi Asset Portfolio Fund 6	6	0.75%	0.05%	0.80%
Pension Property Fund	6	1.00%	-	1.00%
Property Portfolio Fund	6	0.75%	1.10%	1.85%
UK Property Fund	6	1.00%	0.375%	1.375%
Indexed Emerging Markets Equity Fund	7	0.75%	-	0.75%
Indexed Irish Equity Fund	7	0.75%	-	0.75%
Indexed Pacific Equity Fund	7	0.75%	-	0.75%
Self-Invested Fund**	7	0.75%	-	0.75%

+ These funds are only available with our investment strategies.

**Warning: Certain funds may be affected by changes in currency exchange rates.**

**Warning: The value of your investment may go down as well as up.**

## SECTION 3 -FUND RANGE AND CHARGES (CONTINUED)

Fund	Volatility rating	Fixed charge	Estimated average level of variable charge	Total average estimated fund charge each year
<b>Setanta Asset Management Funds</b>				
Setanta Income Opportunities Fund	4	0.75%	-	0.75%
Setanta Balanced Dividend Fund	5	0.75%	-	0.75%
Setanta Managed Fund	5	0.75%	-	0.75%
Setanta Equity Dividend Fund	6	0.75%	-	0.75%
Setanta Global Focus Fund	6	0.75%	-	0.75%
Setanta Global Equity Fund / Dynamic Global Equity Fund / Global Opportunities Fund / Global Select Fund	6	0.75%	-	0.75%
<b>Fidelity Funds</b>				
Multi Asset Strategic Defensive Fund	2	0.75%	0.90%	1.65%
European Opportunities Fund	6	0.75%	0.95%	1.70%
Global Property Shares Fund	6	0.75%	1.15%	1.90%
Global Special Situations Fund	6	0.75%	0.95%	1.70%
Managed International Fund	6	0.75%	0.95%	1.70%
China Fund	7	0.75%	1.15%	1.90%
EMEA Fund	7	0.75%	1.15%	1.90%
India China Fund	7	0.75%	1.15%	1.90%
India Fund	7	0.75%	1.15%	1.90%
<b>Davy Funds</b>				
Conservative Income and Growth Funds	3	1.00%	-	1.00%
Global Alpha Fund	5	0.25%	1.50%	1.75%
Global Brands Fund	6	1.00%	-	1.00%

\*For more information on this fund please see our 'Protected Consensus Markets Fund Guide'.

\*\*The Self-Invested Fund is a complex fund which gives your clients control over where their pension fund is invested. For more information on how it operates and the charges involved please see 'Your guide to your Self-Invested Fund'.

**Warning: Certain funds may be affected by changes in currency exchange rates.**

**Warning: The value of your investment may go down as well as up.**

## SECTION 4 - TARGET MARKET AND RISKS

### COMPLETE SOLUTIONS 2/COMPLETE SOLUTIONS 2 BOND

#### CUSTOMER TARGET MARKET



This plan is suitable for clients who want to build up a fund for their retirement.

It is important to make sure clients who invest in this pension meet the following criteria:

- Clients must understand that they can't access their money until age 60 and/or they retire.
- Clients understand the value of their pension fund can fall as well as rise.
- If they invest in this plan they may lose some or all of the money they invest.

#### RISKS



- This is a long-term investment plan and the fund built up cannot be accessed until clients retire.
- Pension and tax legislation could change in the future. For example the tax limits on pension benefits could change in the future.
- The level of risks clients are exposed to will depend on the type of funds they are invested in. Please see the Fund Guide for fund descriptions and information on risk.

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**Warning: The value of your investment may go down as well as up.**

**Warning: If you invest in this product you will not have any access to your money until age 60 and/or you retire.**

**For more information, please contact your Irish Life Account Manager or log on to [www.bline.ie](http://www.bline.ie)**

